Patent



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: BEIRNE et al.

Serial No.: 09/682,787

Filing Date: October 18, 2001

For: METHOD, SYSTEM, AND STORAGE MEDIUM FOR PRE-SCREENING CUSTOMERS FOR CREDIT CARD APPROVAL AT A POINT OF SALE

Serial No.: 09/682,787

Group Art Unit: 3624

Attorney Docket No.: G07.042

PTO Customer Number 28062

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 CFR §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

No fee is believed to be due under 37 CFR §1.17(p) for this Information Disclosure Statement since it is being filed prior to the mailing of a Final Office Action.

Respectfully submitted,

<u>September 27, 2004</u>

Date

Kurt M. Maschoff

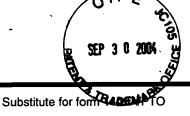
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Complete if Known					
Application Number	09/682,787				
Filing Date	October 18, 2001				
First Named Inventor	BEIRNE et al.				
Group Art Unit	3624				
Examiner Name	Steven R. Wasylchak				
Attorney Docket Number	G07.042				

	U.S. PATENT DOCUMENTS									
Examiner Initials*	Cite No.1	U.S. Patent Document Kind Code ² Number (#known)		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear				
/TH/	A	6,324,524	B1	Lent et al.	11/27/2001					
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			Foreign Patent Docu			Date of Publication of	Pages, Columns, Lines,	
Examiner Initials*		Office ³	Number ⁴	Kind Code ⁵ (if known)	Name of Patentee or Applicant of Cited Document	Cited Document MM-DD-YYYY	Where Relevant Passages or Relevant Figures Appear	T⁵
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Examiner	Date	04/21/2009
Signature / Inu Inao Havan/	Considered	

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

Substitute	for form 1449A/PTO			Complete if Known		
				Application Number	09/682,787	
INFO	RMATION D	ISCL	OSURE	Filing Date	October 18, 2001	
STAT	EMENT BY	APPL	ICANT	First Named Inventor	BEIRNE et al.	
				Group Art Unit	3624	
(1	use as many sheets a	s necess	sary)	Examiner Name	Steven R. Wasylchak	
Sheet	. 2	of	2	Attorney Docket Number	G07.042	

	OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS								
Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²						
/TH/	F	No Author, "Truth in Lending act" [Retrieved July 29, 2004]. Retrieved from Internet: URL: http://www.smartagreements.com/bltopics/Bltopi41.html 3pgs.							
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/TH/	J	Response to Non-Final Office Action filed September 13, 2004							

Examiner	(TT) TT) (Date	04/21/2009
Signature	/Thu Thao Havan/	Considered	

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